B1 (0	Official Form	ase 15-27	8847EDSF	HE BANKE	Filed 08/14/15	5 Er	otered 08/1	<u>4/15 16:14:1</u>	L6 Des	sc Main
<u> </u>			Northern	District of	Document of Illinois	Ра	ge 1 of 47	v	OLUNTARY	PETITION
1.0	HICH. LAKANIV	f mdividual, en	ter Last, Firs	t, Middle):]	Name of Joint De	otor (Spouse) (Last, F		
All	Other Names 1	sed by the Deb	tor in the las	t 8 years						
(iiic)		naiden, and trad	de names):			(include married,	ised by the Joint Deb naiden, and trade nar	tor in the last ines):	8 years
329	99	siace arry.			IN)/Complete EIN	L	ast four digits of if more than one,	Soc. Sec. or Individu	al-Taxpayer I.	D. (ITTN)/Complete EIN
Stree	t Address of L	Debtor (No. and	Street, City,	and State):		S	treet Address of I	nim Dales Of		
	1 S Rockwe cago,IL	≱ll						oint Debtor (No. and	Street, City, a	nd State):
		e or of the Prin			ZIP CODE 60629		ounty of Residence	e or of the Principal	Place of Rusin	ZIP CODE
Maili	ng Address of	Debtor (if diffe	rent from str	eet address):				Joint Debtor (if diffe		
							8	Some Deolor (II diffe	rent from stree	et address):
Locati	ion of Principa	Assets of Bus	iness Debtor	(if different	ZIP CODE from street address abo	ve):				ZIP CODE
		Type of Deb	tor		Nat	of Busin				ZIP CODE
	(F	orm of Organia (Check one bo	ration) ox.)		(Check one box.)	OI BUSII	iess	Chapter of the Peti	Bankruptcy (Code Under Which Check one box.)
☑ I	ndividual (incl	ludes Joint Deb	tors)		Health Care E	Business		☐ Chapter 7		Chapter 15 Petition for
	ee Exhibit D o	n page 2 of this cludes LLC and	form		Single Asset I	Real Esta 01(51B)	te as defined in	Chapter 9 Chapter 11	R	ecognition of a Foreign
LJ P	'armership				Railroad Stockbroker	, ,		Chapter 12		Main Proceeding Chapter 15 Petition for
II C	ther (If debtornis box and sta	is not one of the type of entity	ne above enting below.)	ties, check	Commodity B Clearing Bank	roker		Chapter 13	R	ecognition of a Foreign onmain Proceeding
_	C	hapter 15 Deb	tors			empt Ent	ite		····	
Country	y of debtor's co	enter of main in	terests:		(Check box	, if applie	able.)		Nature of D (Check one i	iov I
Each co against	ountry in which debtor is pend	a foreign proc ing:	eeding by, re	garding, or	Debtor is a tax- under title 26 o Code (the Inter	f the Unit	ted States	Debts are prima debts, defined in § 101(8) as "inc individual prima personal, family	rily consumer 11 U.S.C. urred by an urily for a or	Debts are primarily business debts.
		Filing F	ee (Check or	e box.)		1	<u> </u>	household purpo Chapter 11		
☐ Fu	dl Filing Fee at	ttached.				Chec	k one box:			
					uals only). Must attach that the debtor is	. ==	Decen Enot a Si	business debtor as de mall business debtor a	efined in 11 U is defined in 1	.S.C. § 101(51D). 1 U.S.C. § 101(51D).
	wie to pay ice	except in insta	iments. Rule	e 1006(b), Si	ee Official Form 3A.		Debtor's aggrega	te noncontingent liqu	idated debts (e	excluding debts owed to
	ach signed app	lication for the	dicable to che court's consi	apter 7 indivi deration. Sec	duals only). Must Official Form 3B.	1	on 4/01/16 and e	very three years there	90,925 (amou after).	excluding debts owed to nt subject to adjustment
						Chec	k all applicable b	oxes:		
							Acceptances of th	ed with this petition.	prepatition for	om one or more classes
Statistica	ıl/Administra	tive Informatio	n				of creditors, in ac	cordance with 11 U.S	.С. § 1126(b).	
7	Debtor estimates Debtor estimates distribution to	ates that funds attes that, after a	will be availa	ble for distrii roperty is exc	bution to unsecured cre luded and administrati	ditors. ve expens	ses paid, there wit	I he no funds availab	la for	THIS SPACE IS FOR COURT USE ONLY
stimated	Number of Cr	editors	anors.					too no ranas avaitab	C 101]
-49	□ 50-99	100-199	□ 200-999	1,000- 5,000	10.000] 0,001- 5,000	25,001- 50,000	UNITED STATES	E SANKRUPT	D D
stimated							-,	MONTHERN D	ISTRICT OF	LLINDIS
Z to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,00	1 \$10,000,001 \$5]		□ AUG		1
50,000	\$100,000	\$500,000	to \$1 million	to \$10	to \$50 to	\$0,000,00 \$100		\$500,000,001	Mara than	1
timated	Liabilities		14,711,114	million	million m	illion	million	JEFFREY'S A	LETEAD	, CLERK
to 0,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,000 to \$10	. 0.00] 0,000,00 \$100	П	\$500,000,001	More than	M
			million	million		llion	million	to \$1 billion	\$1 billion	

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(This page	e must be completed and filed in every case.) Document	Page 2 (mt 4/s): Tiffany Fisher	Page 2
Location	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two attach addition to	
Where File	ed:	Case Number:	Date Filed
Location Where File	ed.	Case Number:	Date Fried.
			Date Filed:
Name of D	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffiliate of this Debtor (If more than one, attach	additional sheet.)
District:		Case Number:	Date Filed:
		Relationship:	Judge:
of the Secur	Exhibit A appleted if debtor is required to file periodic reports (e.g., forms 10K and the Securities and Exchange Commission pursuant to Section 13 or 15(d) rities Exchange Act of 1934 and is requesting relief under chapter 11.) but A is attached and made a part of this petition.	Exhibit (To be completed if debte whose debts are primarily l, the attorney for the petitioner named in the informed the petitioner that [he or she] may p of title 11, United States Code, and have exp such chapter. I further certify that 1 have delive by 11 U.S.C. § 342(b).	or is an individual consumer debts.) foregoing petition, declare that I have roceed under chapter 7, 11, 12, or 13
	made a part of this pention.	V ("/"	
		X Signature of Attorney for Debtor(s) (I	
			Pate)
☐ Yes, ar	Exhibit tor own or have possession of any property that poses or is alleged to pose a and Exhibit C is attached and made a part of this petition.	threat of imminent and identifiable harm to pub	lic health or safety?
If this is a joint	Exhibited by every individual debtor. If a joint petition is filed, each spouse must D, completed and signed by the debtor, is attached and made a part of this pot t petition: D, also completed and signed by the joint debtor, is attached and made a part of the point debtor.	etition.	
Ø	Information Regarding the (Check any application of the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of the da	able box.)	180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partner,		•
	Debtor is a debtor in a foreign proceeding and has its principal place of no principal place of business or assets in the United States but is a de District, or the interests of the parties will be served in regard to the relie	business or principal assets in the United States	in this District, or has or state court] in this
	Certification by a Debtor Who Resides as a (Check all applicable	c boxes.)	
Ц	Landlord has a judgment against the debtor for possession of debtor's a	residence. (If box checked, complete the follow	ing.)
	(Na	ame of landlord that obtained judgment)	
		dress of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are circurentire monetary default that gave rise to the judgment for possession, af	·	itted to cure the
	Debtor has included with this petition the deposit with the court of any r of the petition.		
	Debtor certifies that he/she has served the Landlord with this certificatio		and thing

Voluntary Period 15 27897 Doc 1 Filed 08/14/15 (This page must be completed and 61 d. a. Document					
(This page must be completed and filed in every case.)	Page of Other(s): Page Tiffany Fisher				
Signature(s) of Debtor(s) (Individual/Joint)	Signatures				
I declare under penalty of perjury that the information provided in this petition is and correct. [If petitioner is an individual whose debts are activated.]	and correct, that I am the foreign representative of a debtar in a foreign				
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11 or 13 of title 11, United States Code, understand the relief available under each s chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition have obtained and read the notice required by 11 U.S.C. § 342(b).	(Check only one box.)				
I request relief in accordance with the chapter of title 11, United States Co specified in this petition. X Signature of Debter	are attached.				
x	(Signature of Foreign Representative)				
Signature of Joint Debtor 773-367-4089 Telephone Number (if not represented by attorney) 08/14/2015	(Printed Name of Foreign Representative)				
Date Signature of Attorney*	Date				
X	Signature of Non-Attorney Bankruptcy Petition Preparer				
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer a defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules a guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparers.				
Address Telephone Number	or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer				
Date	and that, it day, or banktupicy retition Preparer				
In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Signature of Debtor (Corporation/Partnership)					
declare under penalty of perjury that the information provided in this petition is true nd correct, and that I have been authorized to file this petition on behalf of the ebtor.	Address				
he debtor requests the relief in accordance with the chapter of title 11, United States ode, specified in this petition.	X Signature				
Signature of Authorized Individual	Date				
Printed Name of Authorized Individual Title of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.				
Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.				
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.				

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Tiffany Fisher Debtor	Case No(if known)
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EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form	1,	Exh.	D) (12/09) -	Cont
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Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtok: Lillaufila

Date: 08/14/2015

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Tiffany Fisher	Q . N
Debtor	Case No.
	Chapter Ø 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 10,022.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 12,700.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		s 16,770.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$ 44,877.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 2,270.00
- Current Expenditures of Individual Debtors(s)	Yes	3			\$ 2,184.00
T	OTAL	25	\$ 10,022.00	\$ 74,347.00	

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re_Tiffany Fisher	
Debtor	

Case No.
Chapter 6 - F /3

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	A	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	16,770.00	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00	
Student Loan Obligations (from Schedule F)	s	0.00	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	s	0.00	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00	
TOTAL	s	16,770.00	

State the following:

1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Average Income (from Schedule I, Line 12)	\$ 2,270.00
Average Expenses (from Schedule J, Line 22)	\$ 2,184.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 2,270.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF			
ANY" column		\$	4,453.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 16,770.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		<u> </u>	44,877.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$	49,330.00

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In re Tiffany Fisher	
Debtor	Case No.
Deptor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

(Report also on Summary of Schedules.)

Debtor		,		(If known)
In re Tiffany Fisher		Document	Page 9 of 47	
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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	1			
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	* A			
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		Household furniture		1,300.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	×			
Wearing apparel.		Women's clothing		475.00
7. Furs and jewelry.	х			
8. Firearms and sports, photographic, and other hobby equipment.	×		N N	
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	×			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

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In re Tiffany Fisher	Ca. N
Debtor	Case No.
240.01	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X		XX XX	
14. Interests in partnerships or joint ventures. Itemize.	х			THE VIOLATIAN
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable.	×			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			73 y 4 y 3
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	×		1. [1]	A BANK BANK BANK BANK
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	* \ * \			

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In re Tiffany Fisher

Debtor

Case No. (If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	×			
23. Licenses, franchises, and other general intangibles. Give particulars.).).;	
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2012 Dodge Avenger		
26. Boats, motors, and accessories.	×	35,000 miles		8,247.00
27. Aircraft and accessories.28. Office equipment, furnishings, and supplies.	×	CARLOS AND		
29. Machinery, fixtures, equipment, and supplies used in business.	*			
30. Inventory,	×			
31. Animals.	x		N)	Security Sec
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	\ x \}\			
34. Farm supplies, chemicals, and feed.	x	A STATE OF S		
35. Other personal property of any kind not already listed. Itemize.	X			
		continuation sheets attached Total>	\$	10,022.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Debtor		,	Case No(If kno	wn)
In re Tiffany Fisher			Page 12 of 47	
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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	
(Check one box)	Check if debtor claims a homestead exemption that exceeds
□ 11 U.S.C. § 522(b)(2)	\$155,675.*
□ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION	
Women's clothing	735 ILCS 5/12-1001(A)	475.00	475.00	
Household furniture	735 ILCS 5/12-1001(B)	1,300.00	1,300.00	
2012 Dodge Avenger 35,000 miles	735 ILCS 5/12-1001(C)	8,247.00	8,247.00	

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)

In re Tiffany Fisher ,	Case No.
Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	3	NSECURED DRTION, IF ANY
ACCOUNT NO.1632			2012 Dodge					 	
Santander Consumer USA 8585 N Stemmons FWY Dallas,TX 75247			Avenger 35,000 miles				12,700.00		4,453.00
ACCOUNT NO.			VALUE \$ 8,247.00						
ACCOUNT NO.	one of the state o		VALUE \$						
continuation sheets			Subtotal ▶				\$	e e	
attached			(Total of this page)				12,700.00	\$	4,453.00
			Total ► (Use only on last page)				\$	\$	
						L	(Report also on Summary of Schedules.)	also on Summar	cable, report Statistical ry of Certain es and Related

Data.)

In re_Tiffany Fisher,	Case No.
Debtor	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIR WITHOUT DEDUCTING VALU OF COLLATERAL	E	UNSECURED PORTION, IF ANY
ACCOUNT NO.									
ACCOUNT NO.			VALUE \$						· · · · · · · · · · · · · · · · · · ·
ACCOUNT NO.		-	VALUE \$						Walter of Street, Stre
			VALUE \$						
ACCOUNT NO.									
ACCOUNT NO.			VALUE \$						
heet noofcontinuati	on		VALUE \$ Subtotal (s)▶			\$		\$	***************************************
reditors Holding Secured			(Total(s) of this page) Total(s) ▶				*****		
			(Use only on last page)			\$	12,700.00 Report also on	\$	4,453.00 plicable,

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)	B6E	(Official	Form	6E)	(04/13)
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In re Tiffany Fisher Debtor	Case No.
Deolor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in Joint, or Community." the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Tiffany Fisher				
Debtor		[,]	Case No. (if known)	
			.,	
Certain farmers and fishermen				
Claims of certain farmers and fisherme	en, up to \$6,150* per fai	rmer or fishern	nan, against the debtor, as provided in 11	U.S.C. § 507(a)(6).
Deposits by individuals				
Claims of individuals up to \$2,775* for that were not delivered or provided. 11 I	deposits for the purcha J.S.C. § 507(a)(7).	ise, lease, or re	ntal of property or services for personal,	family, or household use,
✓ Taxes and Certain Other Debts Ow	ved to Governmental l	Inits		
			nental units as set forth in 11 U.S.C. § 5	
				07(a)(8),
Commitments to Maintain the Capi				
Claims based on commitments to the FI Governors of the Federal Reserve System. § 507 (a)(9).	DIC, RTC, Director of the ortheir predecessors of	he Office of Th r successors, to	rift Supervision, Comptroller of the Cur o maintain the capital of an insured depor	rency, or Board of sitory institution. 11 U.S.C.
Claims for Death or Personal Injury	/ While Debtor Was In	toxicated		
Claims for death or personal injury resuldrug, or another substance. 11 U.S.C. § 50	ting from the operation		icle or vessel while the debtor was intox	icated from using alcohol, a
* Amounts are subject to adjustment on 4/0 adjustment.	11/16, and every three yo	ears thereafter	with respect to cases commenced on or	after the date of
	cont	inuation sheets	attached	

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n re Tiffany Fisher	 ·	Case No	

Debtor

SCHEDULE E -	CREDITORS	LIOI DING	FIRICIDATE TO	TO TO TO TO TO TO	
	CHEDITORS	IIOLDING	UNSECURED	PRIORITY CL	ATMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

(if known)

Type of Priority for Claims Listed on This Sheet									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 5341			12/05/2007			\vdash			
Fed Tax Lien 50 W Washington Chicago,IL 60601							8,385.00	8,385.00	
Account No.			01/01/2001						
Tax Lien 50 W Washington Chicago,IL 60601			01/01/2001				8,385.00	8,385.00	
Account No.									
Account No.						\dashv			
Sheet noofcontinuation sheets attached Creditors Holding Priority Claims	to Sche	dule of	(Tot	Su als of t	btotals: his pag		\$ 16,770.00	§ 16,770.00	
			(Use only on last page of the Schedule E. Report also on of Schedules.)	e compl the Sur	Total: eted nmary	>	16,770.00		
		:	(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					16,770.00	\$

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SCHEDULE F - CREDITORS HO	LDING UNSECURED NONPRIORITY CLAIMS

(if known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS MAILING ADDRESS UNLIQUIDATED AMOUNT OF CODEBTOR CONTINGENT **INCURRED AND** INCLUDING ZIP CODE, CLAIM CONSIDERATION FOR DISPUTED AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 5341 12/05/2007 Fed Tax Lien 50 W Washington 8,385.00 Chicago,IL 60601 ACCOUNT NO. 5341 01/01/2001 Tax Lien 50 W Washington 8,385.00 Chicago,IL 60601 ACCOUNT NO. 08/31/2012 Peoples GAS 200 E Randolph 700.00 Chiago.IL 60602 ACCOUNT NO. Comcast Comcast Center 515.00 1701 JFK Boulevard Philadelphia, PA 19103 Subtotal> 17,985.00 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re Tiffany Fisher	
Debtor	Case No.
	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		1					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Peoples Gas light and coke Contract Callers I 501 Green ST 3RD F Augusta,GA 30901							763.00
ACCOUNT NO. 7895			04/18/2015				
City of Chicago 121 N Lasalle ST Chicago,IL 60602			04/10/2013				200.00
ACCOUNT NO. 1278							
City of Chicago 121 N Lasalle ST Chicago,IL 60602							400.00
ACCOUNT NO. 0779							
City of Chicago 121 N Lasalle ST Chicago,IL 60602							400.00
ACCOUNT NO. 6967				\dashv		\dashv	
City of Chicago 121 N Lasalle ST Chicago,IL 60602							180.00
Sheet no. of continuation sheets attached subtotal \$\sqrt{\sq}}}}}}}}\signtarinftite{\sintitta}\sintitta\sintitta}\sintitta}\sintitta}\sintitt					1,943.00		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) \$ \$							

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In re Tiffany Fisher ,	Case No.
Debtor	(if known)

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2783			8/22/2011				
CITY OF CHICAGO 121 N. LASALLE CHICAGO, IL 60602							292.80
ACCOUNT NO. 1519			9/27/2011				
CITY OF CHICAGO 121 N. LASALLE CHICAGO, IL 60602							146.40
ACCOUNT NO. 6568		***	10/20/2011				
CITY OF CHICAGO 121 N. LASALLE CHICAGO, IL 60602							146.40
ACCOUNT NO. 0858			1/9/2014				
CITY OF CHICAGO 121 N. LASALLE CHICAGO, IL 60602							366.00
ACCOUNT NO. 8973			3/5/2015				
CITY OF CHICAGO 121 N. LASALLE CHICAGO, IL 60602							146.40
Sheet noof continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					stal➤	\$ 1,098.00	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					s		

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In re Tiffany Fisher	<u> </u>
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Debtor	Cust 140.
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5573			11/30/2007	<u> </u>			
City of Chicago 121 N. LaSalle Street Chicago, Illinois 60602							305.00
ACCOUNT NO. 5873			10/6/2010				
City of Chicago 121 N. LaSalle Street Chicago, Illinois 60602			10/0/2010				122.00
ACCOUNT NO. 5874			10/6/2010				
City of Chicago 121 N. LaSalle Street Chicago, Illinois 60602			10/0/2010				292.80
ACCOUNT NO. 1542			11/27/2010				
City of Chicago 121 N. LaSalle Street Chicago, Illinois 60602			11/2/12010				292.80
ACCOUNT NO. 1543			11/27/2010				
City of Chicago 121 N. LaSalle Street Chicago, Illinois 60602							183.00
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					i>	\$ 1,195.60	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					S		

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In re Tiffany Fisher	Case No.
Debtor	(if known)

							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5873			10/06/2010				
City of Chicago 121 N Lasalle ST Chicago,IL 60602							122.00
ACCOUNT NO. 5874			10/06/2010				
City of Chicago 121 N Lasalle ST Chicago,IL 60602							292.80
ACCOUNT NO. 2800			03/10/2010			·····	
City of Chicago 121 N Lasalle ST Chicago,IL 60602							180.00
ACCOUNT NO. 0721			05/06/2015			" 	
City of Chicago 121 N Lasalle ST Chicago,IL 60602			03.03.2010				100.00
ACCOUNT NO. 7895			04/18/2015				
City of Chicago 121 N Lasalle ST Chicago,IL 60602				***************************************			100.00
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal \$ \$					\$ 794.80		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) \$ \$							

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In re Tiffany Fisher	
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Debtor	(if Imaxim)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1632			2/1/2015				
Santander Consumer Usa Po Box 961245 Ft Worth, Tx 76161							13,520.00
ACCOUNT NO. 3HM7			7/1/2009				
MCI 500 Technology Dr Ste 30 Weldon Spring, MO 63304							449.00
ACCOUNT NO. 2970			5/4/2015				
Arc 2915 Professional Parkway Augusta, Ga 30907							713.00
ACCOUNT NO. 0327			11/29/2013				
Blackhawk Finance 2340 S River Rd Suite 400 Des Plaines, IL 60018			11720,2010				5,223.00
ACCOUNT NO. 9953			11/13/2013				
Convergent Outsourcing 800 Sw 39th st Renton, WA 98057							465.00
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal				tal➤	\$ 20,370.00		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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In re Tiffany Fisher ,	Case No.
Debtor	(if known)

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2494			06/28/2007				
City of Chicago 121 N Lasalle ST Chicago,IL 60602							122.00
ACCOUNT NO. 1696			06/29/2007				
City of Chicago 121 N Lasalle ST Chicago,IL 60602							122.00
ACCOUNT NO. 2253			08/22/2007				
City of Chicago 121 N Lasalle ST Chicago,IL 60602							122.00
ACCOUNT NO. 2933			10/25/2007				
City of Chicago 121 N Lasalle ST Chicago,IL 60602							219.60
ACCOUNT NO. 5573			11/30/2007				
City of Chicago 121 N Lasalle ST Chicago,IL 60602							305.00
Sheet noof continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				otal >	\$ 890.60		
Total ➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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In re	Tiffany Fisher	Case No.	
	Debtor		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	Aì	MOUNT OF CLAIM
ACCOUNT NO. 1278 City of Chicago 121 N Lasalle ST Chicago,IL 60602			04/15/2015					200.00
City of Chicago 121 N Lasalle ST Chicago,IL 60602			04/06/2015					200.00
ACCOUNT NO. 6967 City of Chicago 121 N Lasalle ST Chicago,IL 60602			04/04/2015					200.00
ACCOUNT NO.								
ACCOUNT NO.								
Sheet noofcontinuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					\$	600.00		
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$	44,877.00		

Debtor	r		(if know	vn)
In re Tiffany Fisher	····	, , , , , , , , , , , , , , , , , , , ,	Case No.	
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Debtor		*	Case No.	(if known)
In re Tiffany Fisher		Document	Page 27 of 47	
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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Entered 08/14/15 16:14:16 Case 15-27897 Doc 1 Filed 08/14/15 Desc Main Page 28 of 47 Document Fill in this information to identify your case. Tiffany Debtor 1 Fisher Middle Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number (if known) Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date: Official Form B 61 MM / DD / YYYY Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** 1. Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse If you have more than one job, attach a separate page with information about additional Employment status Employed Employed employers. Not employed Not employed Include part-time, seasonal, or self-employed work. Occupation Occupation may Include student or homemaker, if it applies. Employer's name Employer's address Number Street Number City State ZIP Code City State ZIP Code How long employed there? Part 2; Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filling If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. 3. Estimate and list monthly overtime pay. 3. Calculate gross income. Add line 2 + line 3.

Entered 08/14/15 16:14:16 Case 15-27897 Doc 1 Filed 08/14/15 Desc Main Document Page 29 of 47 Tiffany Debtor 1 Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. 5c. Voluntary contributions for retirement plans 5c. 5d. Required repayments of retirement fund loans 5d. 5e. Insurance 5e. 5f. Domestic support obligations Sf. 5g. Union dues 5g 5h. Other deductions. Specify: 5h. 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a 8b. Interest and dividends 8b. 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c 8d. Unemployment compensation 8d. 8e. Social Security 8e. 1,686.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 584.00 Specify: SNAP 8f. 8g. Pension or retirement income 8g. 8h. Other monthly income. Specify: 8h. 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 2.270.00 2,270.00 10 11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, other friends or relatives	members of your household, your dependents, your roommates, and
Do not include any amounts also	and the state of t

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. +

12.	Add the amount in the last actions of	
	Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Nrite that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	

, 5. 6.	instance and Statistical Summary of Certain Liabilities and Related Data, if it applies	12.	\$2,270.00
13. Do you expect an increase or decrease V No.	se within the year after you file this form?		Combined monthly income
Yes. Explain:			
		-	

Case 15-27897 Doc 1 Filed 08/14/15 Entered 08/14/15 16:14:16 Desc Main Document Page 30 of 47 Fill in this information to identify your case: Tiffany Debtor 1 First Name Check if this is: Debtor 2 (Spouse, if filing) First Name An amended filing Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: Case number (if known) MM / DD / YYYY A separate filing for Debtor 2 because Debtor 2 Official Form B 6.1 maintains a separate household Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents? Dependent's relationship to Do not list Debtor 1 and Dependent's Does dependent live Yes. Fill out this information for Debtor 1 or Debtor 2 Debtor 2. with you? each dependent..... Do not state the dependents' Daughter No 16 names. Yes Son 15 Νo Yes Daughter No 11 Yes Nο Yes No 3. Do your expenses include expenses of people other than yourself and your dependents? Part 2; **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) Your expenses 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 1,400.00 If not included in line 4: Real estate taxes

Official Form B 6J

Property, homeowner's, or renter's insurance

Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

4b

4b.

4c.

4d

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Debtor 1 Tiffany Fisher First Name Middle Name Last Name Case number (if known)_______

				xpenses
	Additional mortgage payments for your residence, such as home equity loans	5.	\$	
	6. Utilities:	Э.		
	6a. Electricity, heat, natural gas			
	6b. Water, sewer, garbage collection	6a.	\$	50.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6b.	\$	
	6d. Other. Specify:	6c.	\$	100.00
	7. Food and housekeeping supplies	6d.	\$	
	8. Childcare and children's education costs	7.	\$	35.00
	9. Clothing, laundry, and dry cleaning	8.	\$	75.00
1	Personal care products and services	9.	\$	
1	•-	10.		60.00
1;	2. Transportation. Include gas, maintenance, bus or train fare. Do not include gas, maintenance, bus or train fare.	11.		
	Do not include car payments.			
13	3. Entertainment, clubs, recreation, newspapers, magazines, and books	12.	\$	40.00
14	Charitable contributions and religious donations	13,	\$	
15		14.	\$	
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance			
	15b. Health insurance	15a.	\$	
	15c. Vehicle insurance	15b.	\$	
	15d. Other insurance. Specify:			
40				
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	opony.	16.	\$	
17,	Installment or lease payments:			
	17a. Car payments for Vehicle 1		_	
	17b. Car payments for Vehicle 2		<u> </u>	
	17c. Other. Specify:	17b, \$	5	
	17d. Other. Specify:	17c. \$		
18.	Your payments of alimony maintains	17d. \$		
1	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18. \$		
		18. \$	······································	······································
٤	Other payments you make to support others who do not live with you. Specify:			
an (Specify:	19. \$_		
20. (Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your In)COme		
•	wortgages on other property			
	20b. Real estate taxes			
	20c. Property, homeowner's, or renter's insurance			
2	20d. Maintenance, repair, and upkeep expenses			
	0e. Homeowner's association or condominium dues			
	·	20e. \$		

Entered 08/14/15 16:14:16 Desc Main Case 15-27897 Doc 1 Filed 08/14/15 Page 32 of 47 Document Tiffany Debtor 1 Fisher Case number (if known) Other. Specify: 22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 2,184.00 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 2,270.00 23b. Copy your monthly expenses from line 22 above. 23b. 2,184.00 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 86.00 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? ✓ No. Explain here:

Debtor Case No	
In re Tiffany Fisher Document Page 33 of 47	
B6 Declaration & Seia 15 27 89 Fation Down 1 Filed 08/14/15 Entered 08/14/15 16:14:16 Desc N	√lain

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

00/44/004#	· · · · · · · · · · · · · · · · · · ·
Date 08/14/2015	Signature: Will Ory 100
Date	Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankru the debtor with a copy of this document and the notices an promulgated pursuant to 11 U.S.C. 8 110(h) setting a may	aptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been imum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum tor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, f Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individual, sta who signs this document.	te the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne
ddress	
Signature of Bankruptcy Petition Preparer	Date
Signature of Bankruptcy Petition Preparer	
Signature of Bankruptcy Petition Preparer	
Signature of Bankruptcy Petition Preparer ames and Social Security numbers of all other individuals	Date Who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: ditional signed sheets conforming to the appropriate Official Form for each person.
Signature of Bankruptcy Petition Preparer ames and Social Security numbers of all other individuals more than one person prepared this document, attach ada bankruptcy petition preparer's failure to comply with the provis U.S.C. § 156.	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: litional signed sheets conforming to the appropriate Official Form for each person. sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. \$ 110
Signature of Bankruptcy Petition Preparer ames and Social Security numbers of all other individuals more than one person prepared this document, attach adabankruptcy petition preparer's failure to comply with the provisity. U.S.C. § 156.	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: litional signed sheets conforming to the appropriate Official Form for each person.
Signature of Bankruptcy Petition Preparer ames and Social Security numbers of all other individuals more than one person prepared this document, attach ada bankruptcy petition preparer's failure to comply with the provis U.S.C. § 156. DECLARATION UNDER PENAI	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: ditional signed sheets conforming to the appropriate Official Form for each person. sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116 LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
Signature of Bankruptcy Petition Preparer ames and Social Security numbers of all other individuals more than one person prepared this document, attach ada bankruptcy petition preparer's failure to comply with the provis U.S.C. § 156. DECLARATION UNDER PENAI I, the	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: litional signed sheets conforming to the appropriate Official Form for each person. sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110 LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
Signature of Bankruptcy Petition Preparer ames and Social Security numbers of all other individuals more than one person prepared this document, attach add bankruptcy petition preparer's failure to comply with the provis U.S.C. § 156. DECLARATION UNDER PENAI I, the	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: ditional signed sheets conforming to the appropriate Official Form for each person. sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110 LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP expressident or other officer or an authorized agent of the corporation or a member or an authorized agent of the
Signature of Bankruptcy Petition Preparer ames and Social Security numbers of all other individuals more than one person prepared this document, attach add bankruptcy petition preparer's failure to comply with the provis U.S.C. § 156. DECLARATION UNDER PENAI I, the	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: litional signed sheets conforming to the appropriate Official Form for each person. sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116 LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the
Signature of Bankruptcy Petition Preparer ames and Social Security numbers of all other individuals more than one person prepared this document, attach add bankruptcy petition preparer's failure to comply with the provis U.S.C. § 156. DECLARATION UNDER PENAI I, the	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: litional signed sheets conforming to the appropriate Official Form for each person. sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110 LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Tiffany Fisher,	Case No(if known)
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STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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B7 (Official Form 7) (04/13)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

\$20,232 \$20,232

SSI 2013 SSI 2014

3. Payments to creditors

Complete a. or b., as appropriate, and c.

J

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF AMOUNT STILL OWING

TRANSFERS

^{*}Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

CASE TITLE & NUMBER

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART DAY, DISTURDANCE, CIVIE PARTICULARS

DATE OF LOSS

PROPERTY BY INSURANCE, GIVE PARTICULARS

5

9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

6

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER,

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight** years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

7

NOTICE LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

10

22 .	Former	partners,	officers.	directors	and	sharebol	der

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

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l d an	leclar id any	e under penalty of perj attachments thereto ar	ury that I have read the ad that they are true and	iswers contained in the foregoing statem orrect.	nent of financial affair
Da	ate	08/10/2015	Signati	e of Debtor Villony is	M
Da	ate		Signature of Joint De	tor (if any)	
		ted on behalf of a partnersi			
I de ther	eclare u reto and	inder penalty of perjury that if that they are true and corn	I have read the answers con ect to the best of my knowled	ned in the foregoing statement of financial affa e, information and belief.	irs and any attachments
Dat	te		-	Signature	
			Print 1	me and Title	
	[An individual signing on bo	chalf of a partnership or corp	ation must indicate position or relationship to d	ebtor.]
			continuation	neets attached	
	Penalty	v for making a false statement	: Fine of up to \$500,000 or im	isonment for up to 5 years, or both. 18 U.S.C. §§ 1	52 and 3571
DEC	LARA	ATION AND SIGNATURE	E OF NON-ATTORNEY B	NKRUPTCY PETITION PREPARER (See 1	1 U.S.C. § 110)
I declare under empensation and (2(b); and, (3)	r penal d have if rules s, I hav	ty of perjury that; (1) I am e provided the debtor with a s or guidelines have been pr e given the debtor notice of	a bankruptcy petition prepare copy of this document and t	as defined in 11 U.S.C. § 110; (2) I prepared it notices and information required under 11 U.S.C. § 110(h) setting a maximum fee for services or paring any document for filing for a debtor of the control of the contr	nis document for .C. §§ 110(b), 110(h), and
Printed or Type	d Nam	e and Title, if any, of Banki	uptcy Petition Preparer	Social-Security No. (Required by 11 U.S.)	C. § 110.)
he bankruptcy j ponsible persoi	petitio n, or p	n preparer is not un individ artner who signs this docun	ual, state the name, title (if a nent.), address, and social-security number of the o	ficer, principal,
Address			7.54.12		
ignature of Ban	nkrupto	y Petition Preparer	**************************************	Date	
nes and Social- an individual:	-Securi	ty numbers of all other indi	viduals who prepared or assi	ed in preparing this document unless the bankru	ptcy petition preparer is
				forming to the appropriate Official Form for ea	

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In reTiffany Fisher	Com N
Debtor	Case No.
	Chapter 13
CERTIFICATION OF NOTI UNDER § 342(b) OF T	ICE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ney] Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or
X	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificatio I (We), the debtor(s), affirm that I (we) have received and Code.	on of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy
Tiffany Fisher	W Dillow & A
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	
	XSignature of Joint Debtor (if any) Date
Instructions: Attach a copy of Form B 201A, Notice to Cons	umor Dobto (a) VIII I - C 2400 2 2 4
19 Sim & Dolla, House to Colls	unici Debion(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.